

FORM B1		United States Bankruptcy Court WESTERN District of NEW YORK		Voluntary Petition																	
Name of Debtor (if individual, enter Last, First, Middle): <i>Lombardi, Floyd F.</i>		Name of Joint Debtor (Spouse)(Last, First, Middle):																			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <i>dba Willow Full Service Company</i> <i>dba Spectrum Industries & Electric</i>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):																			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) <i>4419</i>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):																			
Street Address of Debtor (No. & Street, City, State & Zip Code): <i>2677 Ridgeway Avenue</i> <i>Rochester NY 14626</i>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):																			
County of Residence or of the Principal Place of Business:		County of Residence or of the Principal Place of Business:																			
Mailing Address of Debtor (if different from street address): <i>SAME</i>		Mailing Address of Joint Debtor (if different from street address):																			
Location of Principal Assets of Business Debtor (If different from street address above): <i>SAME</i>																					
Information Regarding the Debtor (Check the Applicable Boxes)																					
<p>Venue (Check any applicable box)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>																					
<p>Type of Debtor (Check all boxes that apply)</p> <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank</p>			<p>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</p> <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>																		
<p>Nature of Debts (Check one box)</p> <p><input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business</p>			<p>Filing Fee (Check one box)</p> <p><input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>																		
<p>Chapter 11 Small Business (Check all boxes that apply)</p> <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>																					
<p>Statistical/Administrative Information (Estimates only)</p> <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>			<p>THIS SPACE IS FOR COURT USE ONLY</p>																		
Estimated Number of Creditors		1-15	16-49	50-99	100-199 200-999 1000-over																
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>																
<p>Estimated Assets</p> <table> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>						\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million														
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): <i>Floyd F. Lombardi</i>	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Floyd F. Lombardi

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X /s/ G. Michael Miller

Signature of Attorney for Debtor(s)

G. Michael Miller

Printed Name of Attorney for Debtor(s)

Dibble, Miller & Burger, P.C.

Firm Name

55 Canterbury Rd.

Address

Rochester NY 14607

585-271-1500

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

Exhibit A is attached and made a part of this petition

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

Yes, and exhibit C is attached and made a part of this petition.

No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

In re Floyd F. Lombardi / Debtor Case No. _____
(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		Amount of Secured Claim
		Husband--H Wife--W Joint--J Community--C		
None				None

No continuation sheets attached

	TOTAL \$	0.00
	(Report also on Summary of Schedules.)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Balance Dibble, Miller & Burger, P.C., Retainer Location: In Dibble, Miller & Burger, P.C.'s Operating Account</i>	\$ 1,991.50
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.		<p><i>Basement</i> <i>Location: In debtor's possession</i></p> <p><i>Family Room</i> <i>Location: In debtor's possession</i></p> <p><i>Fireplace Room</i> <i>Location: In debtor's possession</i></p> <p><i>Garage</i> <i>Location: In debtor's possession</i></p> <p><i>Kitchen</i> <i>Location: In debtor's possession</i></p> <p><i>Kitchen</i> <i>Location: In debtor's possession</i></p>	\$ 285.00 \$ 385.00 \$ 290.00 \$ 330.00 \$ 270.00 \$ 120.00

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>Master Bedroom & Reading Area</i> <i>Location: In debtor's possession</i>		\$ 390.00
		<i>Patio</i> <i>Location: In debtor's possession</i>		\$ 220.00
		<i>Shed</i> <i>Location: In debtor's possession</i>		\$ 155.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		<i>Personal Items</i> <i>Location: In debtor's possession</i>		\$ 30.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Pistol</i> <i>Location: In debtor's possession</i>		\$ 75.00
		<i>Pistol (22 Cal S&W black powder)</i> <i>Location: In debtor's possession</i>		\$ 75.00
		<i>Pistol (357 Mag/Rugger)</i> <i>Location: In debtor's possession</i>		\$ 125.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Willow Full Service Remodeling, Inc./50 % Owner</i> <i>Location: In debtor's possession</i>		Unknown

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		<p><i>1991 BMW 318I Car</i> <i>Location: In debtor's possession</i></p> <p><i>1994 Dodge Van</i> <i>Location: In debtor's possession</i></p> <p><i>Camper (Jayco-1994) pop-up</i> <i>Location: In debtor's possession</i></p> <p><i>Hyundai Elentra - 2001 Auto</i> <i>Location: In debtor's possession</i></p>		<p>\$ 500.00</p> <p>\$ 800.00</p> <p>\$ 400.00</p> <p>\$ 4,500.00</p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.		<i>Camping Gear</i> <i>Location: In debtor's possession</i>		\$ 300.00
		<i>Claims against Visconte</i> <i>Location: In debtor's possession</i>		Unknown

In re

Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>Balance Dibble, Miller & Burger, P.C., Retainer</i>	<i>N.Y. Debtor and Creditor Law §283(2)</i>	\$ 1,991.50	\$ 1,991.50
<i>Basement furnature</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 285.00	\$ 285.00
<i>Family Room</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 385.00	\$ 385.00
<i>Fireplace Room</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 290.00	\$ 290.00
<i>Garage</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 330.00	\$ 330.00
<i>Kitchen</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 120.00	\$ 120.00
<i>Kitchen</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 270.00	\$ 270.00
<i>Master Bedroom & Reading Area</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 390.00	\$ 390.00
<i>Patio</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 220.00	\$ 220.00
<i>Shed</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(5)</i>	\$ 155.00	\$ 155.00
<i>Watches (1 pocket & 1 wrist)</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)(6)</i>	\$ 30.00	\$ 30.00
<i>Pistol (22 Cal Lima)</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)</i>	\$ 75.00	\$ 75.00

In re

Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
<i>Pistol (22 Cal S&W black powder)</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)</i>	\$ 75.00	\$ 75.00
<i>Pistol (357 Mag/Rugger)</i>	<i>N.Y. Civ. Prac. Law and Rules §5205(a)</i>	\$ 125.00	\$ 125.00
<i>1991 BMW 3181 Car</i>	<i>N.Y. Debtor and Creditor Law §282(1)</i>	\$ 500.00	\$ 500.00
<i>Hyundai Elentra - 2001 Auto</i>	<i>N.Y. Debtor and Creditor Law §282(1)</i>	\$ 926.13	\$ 4,500.00

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t U n l i q u e n t i s p u t e d			Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 6911	X	Judgment Lien				\$ 10,889.98	\$ 10,889.98
<i>Creditor # : 1 Central National Bank 24 Church Street Canajoharie NY 13312-1101</i>		Value: \$ 0.00					
Account No: 6911		GETNICK Livingston Atkinson 258 Genesee Street Utica NY 13502					
<i>Representing: Central National Bank</i>		Value:					
Account No: 0471	X	Hyundai 200/Elantra				\$ 3,537.87	\$ 0.00
<i>Creditor # : 2 Charter One Auto Finance Corp. 228 Main Street East Rochester NY 14604</i>		Value: \$ 4,500.00					
Account No: 4417	X J	Judgment Lien				\$ 30,954.00	\$ 30,954.00
<i>Creditor # : 3 Citibank S.D. U.S.A. 4500 New Linden Hill Road Wilmington DE 19808</i>		Value: \$ 0.00					
3 continuation sheets attached			Subtotal \$ (Total of this page)			45,381.85	
			Total \$				
(Use only on last page. Report total also on Summary of Schedules)							

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r C	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t			Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
			U n l i q u e d	I s p u t e d	D i s p u t e d		
Account No: 4417							
Representing: Citibank S.D. U.S.A.		OSI Collection Services, Inc. P.O. Box 550720 Jacksonville FL 32255-0720					
		Value:					
Account No: 4614	X					\$ 557.10	\$ 557.10
Creditor # : 4 Dell Financial Services Call Service Box 25084 Lehigh Valley PA 18002-5084		Computer Equipment					
		Value: \$ 0.00					
Account No: 9001	X					\$ 4,423.96	\$ 4,423.96
Creditor # : 5 Dell Financial Services P.O. Box 81577 Austin Texas 78708-1577							
		Value: \$ 0.00					
Account No: 9001							
Representing: Dell Financial Services		Valentine & Kelartas, Inc. P.O. Box 325 Lawrence MA 01842					
		Value:					
Account No: 9987	X					\$ 30,382.80	\$ 30,382.80
Creditor # : 6 Frank W. Wowkowych 6710 East River Road Rush NY 14543		Judgment Lien					
		Value: \$ 0.00					
Account No: 8882	X					\$ 25,322.00	\$ 25,322.00
Creditor # : 7 HSBC 95 Washington Street, 4 North Buffalo NY 14273		Mortgage - HELOC					
		Value: \$ 0.00					

Sheet No. 1 of 3 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal \$ (Total of this page)	60,685.86
Total \$	

(Use only on last page. Report total also on Summary of Schedules)

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r C	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, if any
			Con tin g e n t	Un li q u e n t	Dis pu t e d	
Account No: <u>3000</u>	<input checked="" type="checkbox"/>	Computer/Security Equipment				\$ 57,213.39
<i>Creditor # : 8 M&T Credit Corp . c/o Comm. Loan Operations P.O. Box 1358 Buffalo NY 14240-1358</i>		Value: \$ 0.00				
Account No: <u>1443</u>						\$ 18,552.00
<i>Creditor # : 9 Sears Gold Master Card P.O. Box 182156 Columbus OH 43218-2156</i>		Value: \$ 0.00				
Account No: <u>1443</u>		Alegis Group LP 15 S. Main Street Suite 600 Greenville SC 29601				
<i>Representing: Sears Gold Master Card</i>		Value:				
Account No: <u>7930</u>			<input checked="" type="checkbox"/>			\$ 15,423.00
<i>Creditor # : 10 Summit Federal Credit Union 100 Marina Drive Rochester NY 14626-5104</i>		Value: \$ 0.00				
Account No: <u>7930</u>		Boylan, Brown, et al 2400 Chase Square Rochester NY 14604				
<i>Representing: Summit Federal Credit Union</i>		Value:				
Account No: <u>3001</u>		1998 Mercedes Bene SL500R Conv				\$ 35,156.00
<i>Creditor # : 11 Xerox Employee FCU 2200 E. Grand Avenue El Segundo CA 90245</i>		Value: \$ 0.00				

Sheet No. 2 of 3 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

(Use only on last page. Report total also on Summary of Schedules)

Subtotal \$ (Total of this page)	126,344.39
Total \$	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r C	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t			Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
			U n l i q u e d	I s p u t e d	D i s p u t e d		
Account No: <u>8134</u>	X					\$ 3,882.41	\$ 3,882.41
<i>Creditor # : 12 Xerox Free Color Printer Prog. P.O. Box 1000/MS7060-275 26600 SW Parkway Wilsonville OR 97070-1000</i>							
		Value: \$ 0.00					
Account No: <u>8134</u>		<i>Receivables Control Corp. 7373 Kirkwood Court Suite 200 Minneapolis MN 55369</i>					
<i>Representing: Xerox Free Color Printer Prog.</i>		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					

Sheet No. 3 of 3 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

(Use only on last page. Report total also on Summary of Schedules)

Subtotal \$ (Total of this page)	3,882.41
Total \$	236,294.51

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re **Floyd F. Lombardi**
dba Willow Full Service Company
dba Spectrum Industries & Electric

Case No.
 Chapter 7

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>AMOUNT</u>	<u>SOURCE (if more than one)</u>
Year to date: \$ 8,989.57	RGH P/R
Last Year: \$12,430.09	RGH; Client Logic; Willow; Unemployment
Year before: \$27,630.29	RGH; Client Logic; Unemployment

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR</u>	<u>DATES OF PAYMENTS</u>	<u>AMOUNT PAID</u>	<u>AMOUNT STILL OWING</u>
<i>Creditor: HSBC Bank USA Address: P.O. Box 9, Buffalo, NY 14240</i>	<i>8/3/04 9/1/04 10/1/04</i>	<i>754.00</i>	<i>25,107.29</i>

Creditor:**Address:**

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>State of NY Rochester City Court County of Monroe North Star Supply Co., Inc.</i>	<i>Complaint</i>	<i>Rochester City Court</i>	
<i>Wegmans Food Market, Inc. - Chase Pitkins Division</i>		<i>City of Rochester, Monroe County</i>	<i>City Court Summons</i>
<i>NBT Bank, National Association Case # 2004-005637</i>	<i>Judgment</i>	<i>State of NY Supreme Court, County of Monroe</i>	
<i>The Summit Federal Credit Union</i>	<i>Summons</i>	<i>County of Monroe, Rochester City Court</i>	
<i>M&T Credit Corp Case # 04/6999</i>	<i>Summons</i>	<i>NYS Supreme Court, County of Monroe</i>	
<i>Paul & Jodee Honsberger</i>	<i>Judgment</i>	<i>Office of Attorney General (NYS)</i>	

QUESTION 4a CONTINUED ...

<u>CAPTION OF SUIT AND CASE NUMBER</u>	<u>NATURE OF PROCEEDING</u>	<u>COURT OR AGENCY AND LOCATION</u>	<u>STATUS OR DISPOSITION</u>
<i>Frank W. Wowkowyeh Docket # B2004009987</i>	<i>Petition</i>	<i>NYS Rochester City Court, County of Monroe</i>	
<i>J. Voget & Son Inc. Tool Ranch Index #2004 cc 4739</i>	<i>Summons & Complaint</i>	<i>City of Rochester, Civil Division</i>	
<i>ESL Federal Credit Union</i>	<i>Summons</i>	<i>NYS Rochester City Court</i>	

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED</u>	<u>DATE OF SEIZURE</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Name:Frank W. Wowkowych Address:6710 East River Road, Rush, NY 14543</i>	<i>4/04</i>	<i>Description:2 buildings & Property at 1195 Ridgeway Avenue, Rochester, N Y 14615 Value: \$550,000.00</i>

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF CREDITOR OR SELLER</u>	<u>DATE OF REPOSESSION FORECLOSURE SALE, TRANSFER OR RETURN</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Name:Central National Bank Address:24 Church Street, Canajoharie, NY 13312-1101</i>		<i>Description:2000 ME/BE Value:\$34,241.55</i>
<i>Name:Summit FCU Address:100 Marina Drive, Rochester, NY 14626-5104</i>		<i>Description:1998 BMW 7401 Value: \$15,423.00</i>
<i>Name:Xerox Employee FCU Address: 2200 E. Grand Avenue, El. Segunda, CA 90245</i>		<i>Description:1998 ME/BE SL500R (conv) Value: \$35,156.00</i>

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF PERSON OR ORGANIZATION</u>	<u>RELATIONSHIP TO DEBTOR, IF ANY</u>	<u>DATE OF GIFT</u>	<u>DESCRIPTION AND VALUE OF GIFT</u>
<i>Name:BSA Troup 12 Addresss:Dewey Avenue, Presbyterian Church, Rochester, NY 14613</i>	<i>My Scout Troup</i>	<i>9/03-7/04</i>	<i>Description:Gas milage for camping & troup activitie Value:\$385.00</i>

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS OF LOSS</u>	<u>DATE</u>
<i>Description:IBM T30 Think Pad, 2.2GHZ Pentium Computer, Proctor Camera with specialized software, scanner Value:8,550.00</i>	<i>Circumstances:Stolen Insurance:?</i>	<i>12/03</i>
<i>Description:Office Equipment (desks, cabinets, chairs, etc.) Value:7,000.00</i>	<i>Circumstances:Taken or held by business associate Insurance:?</i>	<i>1/04</i>
<i>Description:All company tools Value:\$20,000.00</i>	<i>Circumstances:Taken or held by Business Associate Insurance:?</i>	<i>1/04</i>
<i>Description:Two 18 foot Storage containers Value:15,000.00</i>	<i>Circumstances:Taken or held by business associate Insurance: ?</i>	<i>1/04</i>
<i>Description:Storage containers promised to business by associate Value:\$300,000.00</i>	<i>Circumstances:Held and hidden by associates Insurance:?</i>	<i>12/03</i>
<i>Description:International Flat-bed truck (disal) Value: 1,000.00</i>	<i>Circumstances:Taken and sold by associate Insurance:No</i>	<i>1/04</i>

QUESTION 8 CONTINUED ...

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS OF LOSS DATE

Description: Rolex watch *Circumstances: Taken by partner as collateral on* *1/04*
Value: \$50,000.00 (diamond *loan-not returned*
face & Platinum Base) *Insurance: No*

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT,</u>	<u>AMOUNT OF MONEY OR</u>
	<u>NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: G. Michael Miller</i>	<i>Date of Payment: 3/6/04</i>	<i>\$850.00</i>
<i>Address:</i> <i>55 Canterbury Rd.</i> <i>Rochester, NY 14607</i>	<i>Payor: Floyd F. Lombardi</i>	

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF INSTITUTION</u>	<u>TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE</u>	<u>AMOUNT AND DATE OF SALE OR CLOSING</u>
<i>Institution: Eastman Saving and Loan</i> <i>Address: 100 Kings Highway</i> <i>South -Suite 1200, Rochester,</i> <i>New York 14617-5598</i>	<i>Account Type and No.: Business Checking with overdraft (Willow)</i> <i>acc. # 73903-30</i> <i>Final Balance: \$9,898.73</i>	<i>4/22/04</i>
<i>Institution: Canandaigua National Bank & Trust</i> <i>Address: 72 South Main Street, Canandaigua, NY 14424-0341</i>	<i>Account Type and No.: Checking account, acc #1101669836</i> <i>Final Balance: 0</i>	<i>1/04</i>
<i>Institution: Canandaigua National Bank & Trust</i> <i>Address: 72 South Main Street, Canandaigua, NY 14424-0341</i>	<i>Account Type and No.: Checking acc. acc# 1101634226</i> <i>Final Balance: 0</i>	<i>1/04</i>

QUESTION 11 CONTINUED ...

<u>NAME AND ADDRESS OF INSTITUTION</u>	<u>TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE</u>	<u>AMOUNT AND DATE OF SALE OR CLOSING</u>
<i>Institution:Canandaigua National Bank & Trust Address:72 South Main Street, Canandaigua, NY 14424-0341</i>	<i>Account Type and No.:Checking (Expense Acc.) Willow acc# 1101669984 Final Balance:0</i>	<i>1/04</i>
<i>Institution:Fleet Bank Address:Mail Stop: MADE 14504R, P.O.Box 2197, Boston, MA 02106-2197</i>	<i>Account Type and No.:Checking acc. Business acc. (Willow) acc# 94207-94039 Final Balance:0</i>	<i>1/04</i>
<i>Institution:Fleet Bank Address:Mail Stop: MADE 14504R, P.O. Box 2197, Boston, MA 02106-2197</i>	<i>Account Type and No.:Checking-P/R acc# 94207-94098 Final Balance:0</i>	<i>1/04</i>
<i>Institution:Fleet Bank Address:Mail Stop: MADE 14504R, P.O. Box 2197, Boston, MA 02106-2197</i>	<i>Account Type and No.:Checking - Escrow acc., (Willow) acc#94649-18662 Final Balance:0</i>	<i>1/04</i>
<i>Institution:Fleet Bank Address:Mail Stop: MADE 14504R, P.O. Box 2197, Boston, MA 02106-2197</i>	<i>Account Type and No.:Savings (Willow) acc# 94649-19315 Final Balance:0</i>	<i>1/04</i>
<i>Institution:Canandaigua National Bank & Trust Address:72 South Main Street, Canandaigua, NY 14424-0341</i>	<i>Account Type and No.:Checking (A/P acc.) acc# 1101669941 Final Balance: 0</i>	<i>1/04</i>
<i>Institution:Canandaigua National Bank & Trust Address:72 South Main Street, Canandaigua, NY 14424-0341</i>	<i>Account Type and No.:Checking Business (Spectrum _____) acc#1101882190 Final Balance:0</i>	<i>1/04</i>

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY</u>	<u>NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY</u>	<u>DESCRIPTION OF CONTENTS</u>	<u>DATE OF TRANSFER OR SURRENDER, IF ANY</u>
<i>Institution: M&T Bank Address: Long Pond Road, Rochester, NY</i>	<i>Name: Floyd and Linda Lombardi Address: 2677 Ridgeway Avenue, Rochester, NY 14626</i>	<i>Son's savings bonds (David)</i>	<i>4/04</i>

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

<u>NAME AND ADDRESS OF OWNER</u>	<u>DESCRIPTION AND VALUE OF PROPERTY</u>	<u>LOCATION OF PROPERTY</u>
<i>Owner: Virginia R. Lombardi (mother) Address: 2681 Ridgeway Avenue, Rochester, NY 14626</i>	<i>Description: Antique Oak Wall Phone - loaned for decoration Value: \$100.00</i>	<i>Kitchen</i>
<i>Owner: Virginia R. Lombardi (mother) Address: 2681 Ridgeway Avenue, Rochester, NY 146226</i>	<i>Description: China Cabinet Value: 300.00</i>	<i>Dining Room</i>
<i>Owner: Anthony L Lombardi (brother) Address: 810 Dunn Tower II, Rochester, NY</i>	<i>Description: Air compressor Value: 75.00 - 150.00</i>	<i>Garage</i>
<i>Owner: Anthony Lombardi (brother) Address: 810 Dunn Tower II, Rochester, NY</i>	<i>Description: Table saw Value: \$50.00</i>	<i>Garage</i>

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under any Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TAXPAYER I.D. NUMBER</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES</u>
<i>Debtor is an Individual:</i> <i>Floyd F. Lombardi</i>	<i>TaxPayer</i> <i>ID: 101-34-4419</i>	<i>Self</i>	<i>4/03-12/03</i>
<i>Business Floyd F. Lombardi</i>			
<i>Address: 2677 Ridgeway</i>			
<i>Avenue, Rochester, NY</i>			
<i>14626</i>			

QUESTION 18a CONTINUED ...

<u>NAME AND ADDRESS</u>	<u>TAXPAYER</u> <u>I.D. NUMBER</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES</u>
<i>Debtor is an Individual: Floyd F. Lombardi Business Willow Full Service Co. Address: 2677 Ridgeway Avenue, Rochester, NY 14626</i>	<i>TaxPayer ID: 81-0608406</i>	<i>Remodeling & Electrical</i>	<i>3/25/03-4/2 2/03</i>
<i>Debtor is an Individual: Floyd F. Lombardi Business Willow Full Service Remodeling, Inc. Address: 1195 Ridgeway Avenue, Rochester, NY 14615</i>	<i>TaxPayer ID: 06-1694338</i>	<i>Remodeling, Electrical & Storage</i>	<i>4/22/03</i>
<i>Debtor is an Individual: Floyd F. Lombardi Business Spectrum Industries & Electric Address: 1195 Ridgeway Avenue, Rochester, NY 14615</i>	<i>TaxPayer ID: 10-1344417</i>	<i>Storage & Electrical</i>	<i>11/17/03-8/ 04</i>

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

<u>NAME AND ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
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<i>Name: Floyd F. Lombardi Address: 2677 Ridgeway Avenue, Rochester, NY 14626</i>	<i>Dates: 3/25/03-12/15/04</i>
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QUESTION 19a CONTINUED ...

NAME AND ADDRESSDATES SERVICES RENDERED

Name:Christopher J. Visconte
Address:51 Silver Fox Circle,
 Rochester, New York 14612

Dates:3/25/03-12/15/04

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NONE

20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE
OF INVENTORY

INVENTORY SUPERVISOR

**DOLLAR AMOUNT
OF INVENTORY**
(Specify cost, market or other basis)

Last:6/24/03

Supervisor:Christopher Visconte

**Value:
Basis:Cost**

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NONE

21. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESSTITLENATURE AND
PERCENTAGE OF STOCK OWNERSHIP

Name:Floyd F. Lombardi
Address: 2677 Ridgeway Avenue,
 Rochester, NY 14626
Address:
Address:

President

50%

QUESTION 21b CONTINUED ...

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>NATURE AND PERCENTAGE OF STOCK OWNERSHIP</u>
<i>Name: Christopher J. Visconte</i>	<i>Secretary</i>	<i>50%</i>
<i>Address: 51 Silver Fox Circle,</i>		
<i>Rochester, NY 14612</i>		
<i>Address:</i>		
<i>Address:</i>		

22. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NONE

23. Withdrawals from a partnership or distribution by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of the case.

NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature */s/ Floyd F. Lombardi*
Floyd F. Lombardi

Date _____

Signature _____

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

4 continuation sheets attached

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY *Wages, salaries, and commissions*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t			Total Amount of Claim	Amount Entitled to Priority
			u n i q u i d e d	i s p u t e d	D i s p u t e d		
Account No: 0508	X					\$ 2,000.00	\$ 2,000.00
<i>Creditor # : 1 Anthony Oneal 65 Joseph Place Rochester NY 14621</i>							
Account No:							
<i>Representing: Anthony Oneal</i>		<i>NYS Dept. of Labor P.O. Box 15130 Albany NY 12212-5130</i>					
Account No: 5300	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 2 Aaron L. Klein 207 Emerson Street Rochester NY 14613</i>							
Account No: 2556	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 3 Donald Lacomba 17 Orchard Parkway Sodus NY 14551</i>							
Account No: 7432	X					\$ 1,778.50	\$ 1,778.50
<i>Creditor # : 4 Eddie Oquendo 368 E. Ridge Roadd Rochester NY 14621</i>							
Account No:							
<i>Representing: Eddie Oquendo</i>		<i>NYS Dept. of Labor Unemployment Ins. Division P.O. Box 15122 Albany NY 12212-5122</i>					
Account No:	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 5 James Maynard, Jr. 604 Glenwood Avenue Rochester NY 14613</i>							

Sheet No. 1 of 4 continuation sheets attached to

Schedule of Creditors

Subtotal \$ 3,778.50

(Total of this page)

Case 2-04-24455-JCN, Doc 1, Filed 10/08/04, Entered 10/08/04 14:16:46,
(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules.)
Description: Main Document , Page 27 of 70

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY *Wages, salaries, and commissions*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t			Total Amount of Claim	Amount Entitled to Priority
			u n i q u i d e d	i s p u t e d	D i s p u t e d		
Account No: _____	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 6</i> <i>Jeff Kridel</i> <i>12 Banuan Drive</i> <i>Rochester NY 14616</i>							
Account No: 3154	X					\$ 1,250.00	\$ 1,250.00
<i>Creditor # : 7</i> <i>John Talarico, Jr.</i> <i>36 Abby Lane</i> <i>Rochester NY 14624</i>							
Account No: 0994	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 8</i> <i>Mario Gallelli</i> <i>61 Nica Lane, Apt 2</i> <i>Rochester NY 14606</i>							
Account No: 9620	X					\$ 10,530.00	\$ 4,925.00
<i>Creditor # : 9</i> <i>Michael C. Rick</i> <i>425 Guinevere Drive</i> <i>Rochester NY 14626</i>							
Account No: _____							
<i>Representing:</i> <i>Michael C. Rick</i>		<i>NYS Dept of Labor Unempl. Ins.</i> <i>P.O. Box 15130</i> <i>Albany NY 12212-5130</i>					
Account No: 6644						\$ 750.00	\$ 750.00
<i>Creditor # : 10</i> <i>Randy Sawdey</i> <i>7939 Ridge Road</i> <i>Sodus NY 14551</i>							
Account No: _____	X	5/03-12/03 <i>Wages</i>	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 11</i> <i>Robert J. Meyers</i> <i>60 State Street</i> <i>Rochester NY 14624</i>							

Sheet No. 2 of 4 continuation sheets attached toSubtotal \$ 12,530.00

Schedule of Creditors

(Total of this page)

Case 2-04-24455-JCN, Doc 1, Filed 10/08/04, Entered 10/08/04 14:16:46,
(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules.)
Description: Main Document , Page 28 of 70

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY *Wages, salaries, and commissions*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t			Total Amount of Claim	Amount Entitled to Priority
			u n i q u i d e d	i s p u t e d	D i s p u t e d		
Account No:	X	5/03/12/03 Wages	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 12 Tammy O'Leary 636 Stone Road Rochester NY 14616</i>							
Account No:	X	5/03-12/03 Wages	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 13 Thomas A. York 7939 Ridge Road Sodus NY 14551</i>							
Account No:	X	5/03-12/03 Wages	X	X	X	\$ 0.00	\$ 0.00
<i>Creditor # : 14 Timothy Moss 204 Cole Avenue Rochester NY 14606</i>							
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 3 of 4 continuation sheets attached to

Subtotal \$

Schedule of Creditors

(Total of this page)

Case 2-04-24455-JCN, Doc 1, Filed 10/08/04, Entered 10/08/04 14:16:46,
(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules.)
Description: Main Document , Page 29 of 70

In re Floyd F. Lombardi

/ Debtor

Case No.

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

Sheet No. **4** of **4** continuation sheets attached to

Subtotal \$

2,742.50

Schedule of Creditors

^s Case 2-04-24455-JCN, Doc 1, Filed 10/08/04, Entered 10/08/04 14:16:46.
(Use only on last page of the completed Schedule F. Report total also on Summary of Schedules.)
Description: Main Document, Page 30 of 70

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.			C o n t i n g e n t	U n l i q u a r t e d	D i s p u t e d	Amount of Claim
		H--Husband	W--Wife	J--Joint				
Account No: 1228	X							\$ 27,016.36
<i>Creditor # : 1 AAA Financial Services P.O. Box 15646 Wilmington DE 19850-5646</i>								
Account No: 1228								
<i>Representing: AAA Financial Services</i>								
Account No: LCON								\$ 654.48
<i>Creditor # : 2 Action Protective Group, Inc. 16 Atlantic Avenue Rochester NY 14607</i>								
Account No: 5557	X							\$ 139.92
<i>Creditor # : 3 Adnet Community News 2495 Brickyard Road Canandaigua NY 14424</i>								
<u>13</u> continuation sheets attached							Subtotal \$	27,810.76
(Total of this page)							Total \$	
(Report total also on Summary of Schedules)								

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
	H--Husband W--Wife J--Joint C--Community					
Account No: 5557						
Representing: <i>Adnet Community News</i>		<i>The Coommercial Coll. Corp. 1561 Kenmore Avenue Buffalo NY 14217</i>				
Account No: 1009	X					\$ 10,440.00
Creditor # : 4 <i>American Express P.O. Box 7871 Ft. Lauderdale FL 33329</i>						
Account No: 1009						
Representing: <i>American Express</i>		<i>National Credit, Inc. P.O. Box 740640 Atlanta GA 30374-0640</i>				
Account No: 0000						\$ 5,291.00
Creditor # : 5 <i>American Express P.O. Box 7871 Ft. Lauderdale FLorida 33329</i>						
Account No: 0000						
Representing: <i>American Express</i>		<i>OSI Collection Services, Inc. P.O. Box 983 Brookfield WI 53008</i>				
Account No: 1000						\$ 24,805.00
Creditor # : 6 <i>American Express P.O. Box 7871 Ft. Lauderdale FL 33329</i>						

Sheet No. 1 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	40,536.00
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 0791 <i>Creditor # : 7 Assoc/Citibank SD - Sunoco P.O. Box 1568 Wilmington DE</i>		6/29/04				\$ 3,948.00
Account No: 0791 <i>Representing: Assoc/Citibank SD - Sunoco</i>		<i>American Revocery Systems, Inc 1699 Wall Street, Suite 300 Mt. Prospect IL 60056-5788</i>				
Account No: <i>Creditor # : 8 Auto Show Offs (Ben Petrakis) 5570 Ridge Road West Spencerport NY 14559</i>	X					\$ 7,500.00
Account No: 1475 <i>Creditor # : 9 Bank of America 820 Silver Lake Blvd. Dover DE 19904-2464</i>						\$ 12,477.00
Account No: <i>Creditor # : 10 Bill Rieth 19 West Main Street Suite 600 Rochester NY 14614</i>						\$ 0.00
Account No: 3194 <i>Creditor # : 11 Capital One Bank PO Box 85064 Glen Allen VA 23058</i>	X					\$ 5,081.00
Sheet No. <u>2</u> of <u>13</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal \$ (Total of this page)		29,006.00
				Total \$		
				(Report total also on Summary of Schedules)		

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: _____						\$ 500.00
<i>Creditor # : 12 Cassavn Gib Con P.O. Box 11075 Cincinnati OH 45211-0075</i>	H--Husband W--Wife J--Joint C--Community	3/04				
Account No: 8197	X					\$ 9,994.60
<i>Creditor # : 13 Chase Pickins/Wegmans P.O. Box 30844 Rochestser NY 14603-0844</i>						
Account No: 8197		<i>Boylan, Brown, et al 2400 Chase Square Rochester NY 14604</i>				
Account No: 3134						\$ 13,674.10
<i>Creditor # : 14 Chase, N.A. 100 Duffy Avenue Nicksville NY 11801-3639</i>						
Account No: 3134		<i>Creditors Interechange P.O. Box 1335 Buffalo NY 14240-1335</i>				
Account No: 0791						\$ 3,948.50
<i>Creditor # : 15 Citibank (South Dakota) NA</i>						

Sheet No. 3 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	28,117.20
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 0791						
<i>Representing:</i> Citibank (South Dakota) NA		<i>Academy Collection Services 10965 Decatur Road Philadelphia PA 19154-3210</i>				
Account No: 7400	X					\$ 500.00
<i>Creditor # : 16 Data Com Marketing 1 Chestnut Street Nashua N.H. 03060</i>						
Account No: 7400	X					
<i>Representing: Data Com Marketing</i>		<i>Debtguard Corp. #661-1623 Military Road Niagara Falls New York 14304</i>				
Account No: 8935	X					\$ 462.13
<i>Creditor # : 17 Detroit Industrial Tool 15222 Neswick Street Van Nuys CA 91405</i>						
Account No: 8935	X					
<i>Representing: Detroit Industrial Tool</i>		<i>Continental Commercial Group 317 S Brand Blvd. Glendale CA 91204-1701</i>				
Account No: 1381		6/03				\$ 0.00
<i>Creditor # : 18 Diane Gowran 148 Hollybrook Road Rochester NY 14623</i>						

Sheet No. 4 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	962.13
Total \$ (Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 5053 <i>Creditor # : 19 Diehl Development, Inc. P.O. Box 278 Bergen NY 14416-0278</i>	X					\$ 220.28
Account No: 4267 <i>Creditor # : 20 Donahue Seasonal Services 25 Geraldine Parkway Rochester NY 14624</i>	X					\$ 250.00
Account No: 3010 <i>Creditor # : 21 ESL FCU 100 Kings Highway South Rochester NY 14617-5598</i>						\$ 0.00
Account No: 3030 <i>Creditor # : 22 ESL FCU 100 Kings Highway South Rochester NY 14617-5598</i>		4/22/04				\$ 9,898.73
Account No: 3030 <i>Representing: ESL FCU</i>		<i>Lacy, Katzen, Ryan Mittleman 130 East Main Street Rochester NY 14604</i>				
Account No: 3101 <i>Creditor # : 23 E-Z Portable Toilets 1000 Howard Road Rochester NY 14624</i>	X	4/20/04		X		\$ 81.01
Sheet No. <u>5</u> of <u>13</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ 10,450.02
						(Total of this page)
						Total \$
						(Report total also on Summary of Schedules)

In re *Floyd F. Lombardi*

/ Debtor

Case No.

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Code b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent Unliquidated	Disputed	Amount of Claim
					H--Husband W--Wife J--Joint C--Community
Account No: 2740	X				\$ 1,670.96
<i>Creditor # : 24 First National Merchant Solut P.O. Box 3190 Omaha NE 68103-0190</i>					
Account No: 2740		<i>Recovery Concepts 1925 E. Beltline Road, Suite 5 Carrolton TX 68103-0190</i>			
<i>Representing: First National Merchant Solut</i>					
Account No: 4656		6/24/04			\$ 5,675.00
<i>Creditor # : 25 First North American National P.O. Box 100043 Kennesaw GA 30156-9243</i>					
Account No: 4656		<i>Central Credit Debt Services P.O. Box 189 St. Charles MD 63302</i>			
<i>Representing: First North American National</i>					
Account No: 4261	X				\$ 4,975.00
<i>Creditor # : 26 Fleet CC 200 Tournament Drive Horsham PA 19044</i>					
Account No: 4656		<i>Credit Card Debt</i>			\$ 5,912.66
<i>Creditor # : 27 FNANB / Bank One</i>					

Sheet No. 6 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

18,233.62

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

In re *Floyd F. Lombardi*

/ Debtor

Case No.

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Code b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent Unliquidated	Disputed	Amount of Claim
					H--Husband W--Wife J--Joint C--Community
Account No: 4656					
Representing: FNANB / Bank One		Credit Solutions P.O. Box 2121 Metarie LA 70004-2121			
Account No: 5340					\$ 15,482.40
Creditor # : 28 Frontier Telephone of Roch P.O. Box 23008 Rochester NY 14692-3088					
Account No: 7530					\$ 2,028.84
Creditor # : 29 Frontier Telephone of Roch 180 South Clinton Avenue Rochester NY 14646					
Account No: 7530		Mercantile Adj. Bureau, LLC P.O. Box 9315A Rochester NY 14604			
Account No: 5012					\$ 10.20
Creditor # : 30 Frontier Telephone of Roch 180 South Clinton Avenue Rochester NY 14646					
Account No: 7580		8/9/04			\$ 853.59
Creditor # : 31 Geico Indemnity Company					

Sheet No. 7 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

In re *Floyd F. Lombardi*

/ Debtor

Case No.

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	Code b o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
						H--Husband W--Wife J--Joint C--Community
Account No: 7580						
Representing: Geico Indemnity Company		C.C.S. Payment Processing Center P.O. Box 55126 Boston MA 02205-5126				
Account No: 8686	X	7/03				\$ 924.57
Creditor # : 32 Hilti Tools, Inc. P.O. Box 21148 Tulsa OK 74121						
Account No: 8686						
Representing: Hilti Tools, Inc.		Relin, Goldstein & Crane, LLP 1800 First Federal Plaza Rochester NY 14614				
Account No: 9164	X					\$ 8,030.21
Creditor # : 33 Home Depot Credit Services P.O. Box 8075 Layton UT 84041-0000						
Account No: 4390		3/03				\$ 1,758.46
Creditor # : 34 Household Bank P.O. Box 98706 Las Vegas NV 89193						
Account No: 4390						
Representing: Household Bank		Cohen & Slamowitz Law Office 199 Crossways Park Drive P.O. Box 9004 Woodbury NY 11797-9004				

Sheet No. 8 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

Subtotal \$

on this page.

(Report total also on Summary of Schedules)

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 4739 <i>Creditor # : 35 J. Kozel & Son, Inc. 1150 Scottsville Road Rochester NY 14624</i>	X					\$ 3,792.56
Account No: <i>Creditor # : 36 Jodee & Paul Honsberger 15 Park Street Fairport NY 14450</i>	X	6/03				\$ 15,000.00
Account No: <i>Representing: Jodee & Paul Honsberger</i>		<i>State of New York Office of the Attorney General 144 Exchange Blvd. Rochester NY 14614</i>				
Account No: 3901 <i>Creditor # : 37 Kemper Insurance 2 Wells Avenue Newton MA 02459</i>		10/03/03				\$ 297.00
Account No: 3901 <i>Representing: Kemper Insurance</i>		<i>Credit Collection Services Two Wells Avenue Newton MA 02459</i>				
Account No: 3361 <i>Creditor # : 38 Lowe's Home Center, Inc. P.O. Box 4554 Dept 79 Crlstrm IL 60197-4554</i>	X					\$ 12,177.00

Sheet No. 9 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	31,266.56
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 3361		<i>Hiscock & Barclay Financial Plaza P.O. Box 4878 Syracuse NY 13221-4878</i>				
Representing: <i>Lowe's Home Center, Inc.</i>						
Account No: 3000	X	<i>Busines Materials</i>				\$ 10,897.12
Creditor # : 39 <i>M&T Credit Corp. P.O. Box 1358 Buffalo NY 14240</i>						
Account No: 1228						\$ 27,016.36
Representing: <i>Maryland National Bank</i>						
Account No: 1228		<i>J.A. Cambece Law Office Eight Bourbon Street Peabody MA 01960</i>				
Representing: <i>Maryland National Bank</i>						
Account No: 6919	X	<i>5/04</i>				\$ 217.64
Creditor # : 41 <i>Nebs 500 Main Street Groton MA 01471</i>						
Account No: 0525	X					\$ 704.12
Creditor # : 42 <i>Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i>						

Sheet No. 10 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	38,835.24
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 6083 <i>Creditor # : 43 Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i>	X					\$ 2,324.10
Account No: 5081 <i>Creditor # : 44 Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i>	X	5/03				\$ 3,199.10
Account No: 5081 <i>Representing: Nextel Partners, Inc.</i>		<i>Bureau of Recovery, LLC 540 N. Golden Circle Drive Suite 300 Santa Ana CA 92705</i>				
Account No: 7089 <i>Creditor # : 45 Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i>	X					\$ 2,790.13
Account No: 4866 <i>Creditor # : 46 North Star Supply Co., Inc. 55 Thielman Drive Buffalo NY 14206</i>	X					\$ 1,121.83
Account No: 4866 <i>Representing: North Star Supply Co., Inc.</i>		<i>Relin, Goldstein & Crane, LLP 1800 First Federal Plaza Rochester NY 14614</i>				
Sheet No. 11 of 13 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal \$ (Total of this page)		9,435.16
				Total \$ (Report total also on Summary of Schedules)		

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 2324	X	8/03				\$ 731.56
<i>Creditor # : 47 Patriot Disposal 350 W. Commercial Street East Rochester NY 14445-2225</i>						
Account No: 2324		<i>Trans World Systems, Inc. Collection Agency 6255 Sheridan Drive, #200 Amherst NY 14221</i>				
Account No: F145	X					\$ 170.90
<i>Creditor # : 48 Paychex 1175 John Street West Henrietta NY 14586-9199</i>						
Account No: F145		<i>Brennan & Clark LTD 721 E. Madison Suite 200 Villa Park IL 60181</i>				
Account No:						\$ 0.00
<i>Creditor # : 49 Regional Disposal P.O. Box 64954 Rochester NY 14624</i>						
Account No: 9779	X					\$ 5,575.23
<i>Creditor # : 50 Rochester Gas & Electric 89 East Avenue Rochester NY 14649-0001</i>						

Sheet No. 12 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 6,477.69
(Total of this page)	
Total \$	
(Report total also on Summary of Schedules)	

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 6052 <i>Creditor # : 51 Sears PO Box 182149 Columbus OH 43218</i>		3/93				\$ 453.00
Account No: 9300 <i>Creditor # : 52 UTICA First Ins. Co. P.O. Box 851 Utica NY 13503-0851</i>	X	8/03-3/04				\$ 264.00
Account No: 9300 <i>Representing: UTICA First Ins. Co.</i>		<i>Lamont, Hanley & Assoc, Inc. 1138 Elm Street P.O. Box 179 Manchester NH 03105</i>				
Account No: 5261 <i>Creditor # : 53 Viking Products 950 W 190th Street Torrance CA 90502</i>	X	7/03				\$ 2,027.24
Account No: 5261 <i>Representing: Viking Products</i>		<i>Pro Consulting Services, Inc. P.O. Box 66510 Houston TX 77266-6510</i>				
Account No:						

Sheet No. 13 of 13 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	2,744.24
(Total of this page)	
Total \$	272,962.89

(Report total also on Summary of Schedules)

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Frontier Telephone of Roch P.O. Box 23008 Rochester NY 14692-3008	Contract Type: Service contract Terms: 1 year Beginning date: Debtor's Interest: Description: Advertisement in phone book's yellow pages Buyout Option:
Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192	Contract Type: Service contract Terms: Beginning date: Debtor's Interest: Description: Phone (Cell) Usage Buyout Option:
Xerox Free Color Printer Prog. P.O. Box 1000 / MS7060-275 26600 SW Parkway Wilsonville OR 97070-1000	Contract Type: Sales contract Terms: Submit with usage report - 3 year contract Beginning date: Debtor's Interest: Description: Xerox f F ree Color Printer Xerox Phaser 8200 Color Printer Buyout Option:

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
<i>Carlos Visconte 51 Silver Fox Circle Rochester NY 14612</i>	<i>M&T Credit Corp . c/o Comm. Loan Operations P.O. Box 1358 Buffalo NY 14240-1358</i>
	<i>NYSDTF - Unemployment Ins. Div P.O. Box 15012 Albany NY 12212-5012</i>
	<i>Xerox Free Color Printer Prog. P.O. Box 1000/MS7060-275 26600 SW Parkway Wilsonville OR 97070-1000</i>
<i>Chris Visconte 51 Silver Fox Circle Rochester NY 14612</i>	<i>Anthony Oneal 65 Joseph Place Rochester NY 14621</i>
	<i>AAA Financial Services P.O. Box 15646 Wilmington DE 19850-5646</i>
	<i>Aaron L. Klein 207 Emerson Street Rochester NY 14613</i>
	<i>Adnet Community News 2495 Brickyard Road Canandaigua NY 14424</i>
	<i>Auto Show Offs (Ben Petrakis) 5570 Ridge Road West Spencerport NY 14559</i>
	<i>Central National Bank 24 Church Street Canajoharie NY 13312-1101</i>
	<i>Detroit Industrial Tool 15222 Neswick Street Van Nuys CA 91405</i>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Chris Visconte...continued</i>	<i>Donald Lacomba 17 Orchard Parkway Sodus NY 14551</i>
	<i>Eddie Oquendo 368 E. Ridge Roadd Rochester NY 14621</i>
	<i>E-Z Portable Toilets 1000 Howard Road Rochester NY 14624</i>
	<i>Frank W. Wowkowych 6710 East River Road Rush NY 14543</i>
	<i>James Maynard, Jr. 604 Glenwood Avenue Rochester NY 14613</i>
	<i>Jeff Kridel 12 Banuan Drive Rochester NY 14616</i>
	<i>Jodee & Paul Honsberger 15 Park Street Fairport NY 14450</i>
	<i>John Talarico, Jr. 36 Abby Lane Rochester NY 14624</i>
	<i>Mario Gallelli 61 Nica Lane, Apt 2 Rochester NY 14606</i>
	<i>Michael C. Rick 425 Guinevere Drive Rochester NY 14626</i>
	<i>Nebs 500 Main Street Groton MA 01471</i>
	<i>Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Chris Visconte...continued</i>	<p><i>Nextel Partners, Inc.</i> <i>P.O. Box 4192</i> <i>Carol Stream IL 60197-4192</i></p> <p><i>Nextel Partners, Inc.</i> <i>P.O. Box 4192</i> <i>Carol Stream IL 60197-4192</i></p> <p><i>Nextel Partners, Inc.</i> <i>P.O. Box 4192</i> <i>Carol Stream IL 60197-4192</i></p> <p><i>NYS Dept. of Tax & Finance</i> <i>TSRD Business Withholding Tax</i> <i>W.A. Harriman State Campus</i> <i>Albany NY 12227-0001</i></p> <p><i>Paychex</i> <i>1175 John Street</i> <i>West Henrietta NY 14586-9199</i></p> <p><i>Robert J. Meyers</i> <i>60 State Street</i> <i>Rochester NY 14624</i></p> <p><i>Tammy O'Leary</i> <i>636 Stone Road</i> <i>Rochester NY 14616</i></p> <p><i>Thomas A. York</i> <i>7939 Ridge Road</i> <i>Sodus NY 14551</i></p> <p><i>Timothy Moss</i> <i>204 Cole Avenue</i> <i>Rochester NY 14606</i></p> <p><i>UTICA First Ins. Co.</i> <i>P.O. Box 851</i> <i>Utica NY 13503-0851</i></p> <p><i>Viking Products</i> <i>950 W 190th Street</i> <i>Torrance CA 90502</i></p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Linda Lombardi 2677 Ridgeway Avenue Rochestere NY 14626</i>	<i>Capital One Bank PO Box 85064 Glen Allen VA 23058</i>
	<i>Charter One Auto Finance Corp. 228 Main Street East Rochester NY 14604</i>
	<i>Citibank S.D. U.S.A. 4500 New Linden Hill Road Wilmington DE 19808</i>
	<i>First National Merchant Solut P.O. Box 3190 Omaha NE 68103-0190</i>
	<i>Fleet CC 200 Tournament Drive Horsham PA 19044</i>
	<i>HSBC 95 Washington Street, 4 North Buffalo NY 14273</i>
<i>Spectrum Construction & Elec. 1195 Ridge Way Avenue Rochester NY 14615</i>	<i>Detroit Industrial Tool 15222 Neswick Street Van Nuys CA 91405</i>
<i>Willow Full Service Remodeling 1195 Ridgeway Ave. Ste A Rochester NY 14615-3711</i>	<i>Anthony Oneal 65 Joseph Place Rochester NY 14621</i>
	<i>Aaron L. Klein 207 Emerson Street Rochester NY 14613</i>
	<i>Adnet Community News 2495 Brickyard Road Canandaigua NY 14424</i>
	<i>American Express P.O. Box 7871 Ft. Lauderdale FL 33329</i>
	<i>Central National Bank 24 Church Street Canajoharie NY 13312-1101</i>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Willow Full Service Remodeling...continued</i>	<p><i>Chase Pickins/Wegmans</i> <i>P.O. Box 30844</i> <i>Rochestser NY 14603-0844</i></p> <p><i>Data Com Marketing</i> <i>1 Chestnut Street</i> <i>Nashua N.H. 03060</i></p> <p><i>Dell Financial Services</i> <i>P.O. Box 81577</i> <i>Austin Texas 78708-1577</i></p> <p><i>Dell Financial Services</i> <i>Call Service Box 25084</i> <i>Lehigh Valley PA 18002-5084</i></p> <p><i>Diehl Development, Inc.</i> <i>P.O. Box 278</i> <i>Bergen NY 14416-0278</i></p> <p><i>Donahue Seasonal Services</i> <i>25 Geraldine Parkway</i> <i>Rochester NY 14624</i></p> <p><i>Donald Lacomba</i> <i>17 Orchard Parkway</i> <i>Sodus NY 14551</i></p> <p><i>Eddie Oquendo</i> <i>368 E. Ridge Roadd</i> <i>Rochester NY 14621</i></p> <p><i>E-Z Portable Toilets</i> <i>1000 Howard Road</i> <i>Rochester NY 14624</i></p> <p><i>First National Merchant Solut</i> <i>P.O. Box 3190</i> <i>Omaha NE 68103-0190</i></p> <p><i>Frank W. Wowkowych</i> <i>6710 East River Road</i> <i>Rush NY 14543</i></p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Willow Full Service Remodeling...continued</i>	<p><i>Hilti Tools, Inc.</i> <i>P.O. Box 21148</i> <i>Tulsa OK 74121</i></p> <p><i>Home Depot Credit Services</i> <i>P.O. Box 8075</i> <i>Layton UT 84041-0000</i></p> <p><i>J. Kozel & Son, Inc.</i> <i>1150 Scottsville Road</i> <i>Rochester NY 14624</i></p> <p><i>James Maynard, Jr.</i> <i>604 Glenwood Avenue</i> <i>Rochester NY 14613</i></p> <p><i>Jeff Kridel</i> <i>12 Banuan Drive</i> <i>Rochester NY 14616</i></p> <p><i>Jodee & Paul Honsberger</i> <i>15 Park Street</i> <i>Fairport NY 14450</i></p> <p><i>John Talarico, Jr.</i> <i>36 Abby Lane</i> <i>Rochester NY 14624</i></p> <p><i>Lowe's Home Center, Inc.</i> <i>P.O. Box 4554 Dept 79</i> <i>Crlstrm IL 60197-4554</i></p> <p><i>M&T Credit Corp.</i> <i>c/o Comm. Loan Operations</i> <i>P.O. Box 1358</i> <i>Buffalo NY 14240-1358</i></p> <p><i>M&T Credit Corp.</i> <i>P.O. Box 1358</i> <i>Buffalo NY 14240</i></p> <p><i>Mario Gallelli</i> <i>61 Nica Lane, Apt 2</i> <i>Rochester NY 14606</i></p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Willow Full Service Remodeling...continued</i>	<p><i>Michael C. Rick 425 Guinevere Drive Rochester NY 14626</i></p> <p><i>Nebs 500 Main Street Groton MA 01471</i></p> <p><i>Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i></p> <p><i>Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i></p> <p><i>Nextel Partners, Inc. P.O. Box 4192 Carol Stream IL 60197-4192</i></p> <p><i>North Star Supply Co., Inc. 55 Thielman Drive Buffalo NY 14206</i></p> <p><i>NYS Dept. of Tax & Finance TSRD Business Withholding Tax W.A. Harriman State Campus Albany NY 12227-0001</i></p> <p><i>NYSDTF - Unemployment Ins. Div P.O. Box 15012 Albany NY 12212-5012</i></p> <p><i>Patriot Disposal 350 W. Commercial Street East Rochester NY 14445-2225</i></p> <p><i>Paychex 1175 John Street West Henrietta NY 14586-9199</i></p> <p><i>Robert J. Meyers 60 State Street Rochester NY 14624</i></p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE H-CODEBTORS

Name and Address of Codebtor	Name and Address of Creditor
<i>Willow Full Service Remodeling...continued</i>	<p><i>Rochester Gas & Electric</i> <i>89 East Avenue</i> <i>Rochester NY 14649-0001</i></p> <p><i>Tammy O'Leary</i> <i>636 Stone Road</i> <i>Rochester NY 14616</i></p> <p><i>Thomas A. York</i> <i>7939 Ridge Road</i> <i>Sodus NY 14551</i></p> <p><i>Timothy Moss</i> <i>204 Cole Avenue</i> <i>Rochester NY 14606</i></p> <p><i>UTICA First Ins. Co.</i> <i>P.O. Box 851</i> <i>Utica NY 13503-0851</i></p> <p><i>Viking Products</i> <i>950 W 190th Street</i> <i>Torrance CA 90502</i></p> <p><i>Xerox Free Color Printer Prog.</i> <i>P.O. Box 1000/MS7060-275</i> <i>26600 SW Parkway</i> <i>Wilsonville OR 97070-1000</i></p>

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <i>Son</i> <i>Stepson</i>	AGE <i>16</i> <i>26</i>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Materials Handler	<i>Home Health Aide</i>
Name of Employer	Rochester General Hospital	<i>Via Health Home Care</i>
How Long Employed	6 months	<i>10 years</i>
Address of Employer	1425 Portland Avenue Rochester NY 14621	<i>333 Humboldt Street Rochester NY 14610</i>
Income: (Estimate of average monthly income)		
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)		
Estimated Monthly Overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security		
b. Insurance		
c. Union Dues		
d. Other (Specify):		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY TAKE HOME PAY		
Regular income from operation of business or profession or farm (attach detailed statement)		
Income from Real Property		
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.		
Social Security or other government assistance		
Specify:		
Pension or retirement income		
Other monthly income		
Specify: <i>Rent from Son Brian</i>		
TOTAL MONTHLY INCOME		
TOTAL COMBINED MONTHLY INCOME		\$ <u>2,484.66</u>
(Report also on Summary of Schedules)		
Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:		

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 241.95
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
Utilities: Electricity and heating fuel	
Water and sewer	\$ 21.00
Telephone	\$ 60.94
Other Long Distance (USA Datanet)	\$ 7.00
Other Suburban Disposal	\$ 30.04
Other Cable	\$ 51.00
Home maintenance (Repairs and upkeep)	\$ 0.00
Food	\$ 650.00
Clothing	\$ 0.00
Laundry and dry cleaning	\$ 0.00
Medical and dental expenses	\$ 0.00
Transportation (not including car payments)	\$ 120.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 18.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 42.58
Life	\$ 85.00
Health	\$ 340.95
Auto	\$ 154.50
Other David's Life Insurance	\$ 7.26
Other Charles, Robert, Brian LifeIns	\$ 22.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgage)	
Specify:	\$ 0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ 168.47
Other:	\$ 0.00
Other:	\$ 0.00
Other:	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other: School Taxes	\$ 166.00
Other: County Taxes	\$ 136.96
Other:	\$ 0.00
TOTAL MONTHLY EXPENSES	\$ 2,448.65
	(Report also on Summary of Schedules)

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR'S SPOUSE

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	0.00
Other Long Distance (USA Datanet)	\$	0.00
Other Suburban Disposal	\$	0.00
Other Cable	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	0.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other David's Life Insurance	\$	0.00
Other Charles, Robert, Brian LifeIns	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)	\$	0.00
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$	0.00
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: School Taxes	\$	0.00
Other: County Taxes	\$	0.00
Other:	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re **Floyd F. Lombardi**Case No.
Chapter 7

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	4	\$ 11,241.50		
C-Property Claimed as Exempt	Yes	2			
D-Creditors Holding Secured Claims	Yes	4		\$ 236,294.51	
E-Creditors Holding Unsecured Priority Claims	Yes	5		\$ 19,051.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	14		\$ 272,962.89	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	8			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,484.66
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,448.65
Total Number of Sheets in All Schedules ►		42			
			Total Assets ► \$ 11,241.50		
			Total Liabilities ► \$ 528,308.40		

In re Floyd F. Lombardi

/ Debtor

Case No. _____

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 43 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: _____

Signature /s/ Floyd F. Lombardi
Floyd F. Lombardi

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re *Floyd F. Lombardi*Case No.
Chapter 7_____
/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's Name
<i>None</i>	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<i>Hyundai Elentra - 2001 Auto</i>	<i>Charter One Auto Finance Corp.</i>			<input checked="" type="checkbox"/>

Signature of Debtor(s)

Date: _____

Debtor: /s/ Floyd F. Lombardi _____

Date: _____

Joint Debtor: _____

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In re **Floyd F. Lombardi**
dba **Willow Full Service Company**
dba **Spectrum Industries & Electric**

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: **G. Michael Miller**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case	\$	850.00
b) Prior to the filing of this statement, debtor(s) have paid	\$	850.00
c) The unpaid balance due and payable is	\$	0.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: Respectfully submitted,

X/s/ G. Michael Miller
Attorney for Petitioner: **G. Michael Miller**
Dibble, Miller & Burger, P.C.
55 Canterbury Rd.
Rochester NY 14607

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In re *Floyd F. Lombardi*
dba *Willow Full Service Company*
dba *Spectrum Industries & Electric*

Case No.
Chapter 7

/ Debtor

Attorney for Debtor: *G. Michael Miller*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ Floyd F. Lombardi
Debtor

Alegis Group LP
15 S. Main Street
Suite 600
Greenville, SC 29601

Boylan, Brown, et al
2400 Chase Square
Rochester, NY 14604

Central National Bank
24 Church Street
Canajoharie, NY 13312-1101

Charter One Auto Finance Corp.
228 Main Street East
Rochester, NY 14604

Citibank S.D. U.S.A.
4500 New Linden Hill Road
Wilmington, DE 19808

Dell Financial Services
Call Service Box 25084
Lehigh Valley, PA 18002-5084

Dell Financial Services
P.O. Box 81577
Austin, Texas 78708-1577

Frank W. Wowkowych
6710 East River Road
Rush, NY 14543

GETNICK Livingston Atkinson
258 Genesee Street
Utica, NY 13502

HSBC
95 Washington Street, 4 North
Buffalo, NY 14273

M&T Credit Corp.
c/o Comm. Loan Operations
P.O. Box 1358
Buffalo, NY 14240-1358

OSI Collection Services, Inc.
P.O. Box 550720
Jacksonville, FL 32255-0720

Receivables Control Corp.
7373 Kirkwood Court
Suite 200
Minneapolis, MN 55369

Sears Gold Master Card
P.O. Box 182156
Columbus, OH 43218-2156

Summit Federal Credit Union
100 Marina Drive
Rochester, NY 14626-5104

Valentine & Kelartas, Inc.
P.O. Box 325
Lawrence, MA 01842

Xerox Employee FCU
2200 E. Grand Avenue
El Segundo, CA 90245

Xerox Free Color Printer Prog.
P.O. Box 1000/MS7060-275
26600 SW Parkway
Wilsonville, OR 97070-1000

Anthony Oneal
65 Joseph Place
Rochester, NY 14621

Aaron L. Klein
207 Emerson Street
Rochester, NY 14613

Donald Lacomba
17 Orchard Parkway
Sodus, NY 14551

Eddie Oquendo
368 E. Ridge Roadd
Rochester, NY 14621

James Maynard, Jr.
604 Glenwood Avenue
Rochester, NY 14613

Jeff Kridel
12 Banuan Drive
Rochester, NY 14616

John Talarico, Jr.
36 Abby Lane
Rochester, NY 14624

Mario Gallelli
61 Nica Lane, Apt 2
Rochester, NY 14606

Michael C. Rick
425 Guinevere Drive
Rochester, NY 14626

NYS Dept of Labor Unempl. Ins.
P.O. Box 15130
Albany, NY 12212-5130

NYS Dept. of Labor
Unemployment Ins. Division
P.O. Box 15122
Albany, NY 12212-5122

NYS Dept. of Labor
P.O. Box 15130
Albany, NY 12212-5130

NYS Dept. of Tax & Finance
TSRD Business Withholding Tax
W.A. Harriman State Campus
Albany, NY 12227-0001

NYSDTF - Unemployment Ins. Div
P.O. Box 15012
Albany, NY 12212-5012

Randy Sawdey
7939 Ridge Road
Sodus, NY 14551

Robert J. Meyers
60 State Street
Rochester, NY 14624

Tammy O'Leary
636 Stone Road
Rochester, NY 14616

Thomas A. York
7939 Ridge Road
Sodus, NY 14551

Timothy Moss
204 Cole Avenue
Rochester, NY 14606

AAA Financial Services
P.O. Box 15646
Wilmington, DE 19850-5646

Academy Collection Services
10965 Decatur Road
Philadelphia, PA 19154-3210

Action Protective Group, Inc.
16 Atlantic Avenue
Rochester, NY 14607

Adnet Community News
2495 Brickyard Road
Canandaigua, NY 14424

American Express
P.O. Box 7871
Ft. Lauderdale, Florida 33329

American Express
P.O. Box 7871
Ft. Lauderdale, FL 33329

American Revocery Systems, Inc
1699 Wall Street, Suite 300
Mt. Prospect, IL 60056-5788

Assoc/Citibank SD - Sunoco
P.O. Box 1568
Wilmington, DE

Auto Show Offs (Ben Petrakis)
5570 Ridge Road West
Spencerport, NY 14559

Bank of America
820 Silver Lake Blvd.
Dover, DE 19904-2464

Bill Rieth
19 West Main Street
Suite 600
Rochester, NY 14614

Brennan & Clark LTD
721 E. Madison
Suite 200
Villa Park, IL 60181

Bureau of Recovery, LLC
540 N. Golden Circle Drive
Suite 300
Santa Ana, CA 92705

C.C.S.
Payment Processing Center
P.O. Box 55126
Boston, MA 02205-5126

Capital One Bank
PO Box 85064
Glen Allen, VA 23058

Cassavn Gib Con
P.O. Box 11075
Cincinnati, OH 45211-0075

Central Credit Debt Services
P.O. Box 189
St. Charles, MD 63302

Chase Pickins/Wegmans
P.O. Box 30844
Rochestser, NY 14603-0844

Chase, N.A.
100 Duffy Avenue
Nicksville, NY 11801-3639

Citibank (South Dakota) NA

Cohen & Slamowitz Law Office
199 Crossways Park Drive
P.O. Box 9004
Woodbury, NY 11797-9004

Continental Commercial Group
317 S Brand Blvd.
Glendale, CA 91204-1701

Credit Collection Services
Two Wells Avenue
Newton, MA 02459

Credit Solutions
P.O. Box 2121
Metarie, LA 70004-2121

Creditors Interechange
P.O. Box 1335
Buffalo, NY 14240-1335

Data Com Marketing
1 Chestnut Street
Nashua, N.H. 03060

Debtguard Corp.
#661-1623 Military Road
Niagara Falls, New York 14304

Detroit Industrial Tool
15222 Neswick Street
Van Nuys, CA 91405

Diane Gowran
148 Hollybrook Road
Rochester, NY 14623

Diehl Development, Inc.
P.O. Box 278
Bergen, NY 14416-0278

Donahue Seasonal Services
25 Geraldine Parkway
Rochester, NY 14624

ESL FCU
100 Kings Highway South
Rochester, NY 14617-5598

E-Z Portable Toilets
1000 Howard Road
Rochester, NY 14624

First National Merchant Solut
P.O. Box 3190
Omaha, NE 68103-0190

First North American National
P.O. Box 100043
Kennesaw, GA 30156-9243

Fleet CC
200 Tournament Drive
Horsham, PA 19044

FNANB / Bank One

Frontier Telephone of Roch
180 South Clinton Avenue
Rochester, NY 14646

Frontier Telephone of Roch
P.O. Box 23008
Rochester, NY 14692-3088

Geico Indemnity Company

Hilti Tools, Inc.
P.O. Box 21148
Tulsa, OK 74121

Hiscock & Barclay
Financial Plaza
P.O. Box 4878
Syracuse, NY 13221-4878

Home Depot Credit Services
P.O. Box 8075
Layton, UT 84041-0000

Household Bank
P.O. Box 98706
Las Vegas, NV 89193

J. Kozel & Son, Inc.
1150 Scottsville Road
Rochester, NY 14624

J.A. Cambece Law Office
Eight Bourbon Street
Peabody, MA 01960

J.A. Cambece Law Office
8 Bourbon Street
Peabody, MA 01960

Jodee & Paul Honsberger
15 Park Street
Fairport, NY 14450

Kemper Insurance
2 Wells Avenue
Newton, MA 02459

Lacy, Katzen, Ryan Mittleman
130 East Main Street
Rochester, NY 14604

Lamont, Hanley & Assoc, Inc.
1138 Elm Street
P.O. Box 179
Manchester, NH 03105

Lowe's Home Center, Inc.
P.O. Box 4554 Dept 79
Crlstrm, IL 60197-4554

M&T Credit Corp.
P.O. Box 1358
Buffalo, NY 14240

Maryland National Bank

Mercantile Adj. Bureau, LLC
P.O. Box 9315A
Rochester, NY 14604

National Credit, Inc.
P.O. Box 740640
Atlanta, GA 30374-0640

Nebs
500 Main Street
Groton, MA 01471

Nextel Partners, Inc.
P.O. Box 4192
Carol Stream, IL 60197-4192

North Star Supply Co., Inc.
55 Thielman Drive
Buffalo, NY 14206

OSI Collection Services, Inc.
P.O. Box 983
Brookfield, WI 53008

Patriot Disposal
350 W. Commercial Street
East Rochester, NY 14445-2225

Paychex
1175 John Street
West Henrietta, NY 14586-9199

Pro Consulting Services, Inc.
P.O. Box 66510
Houston, TX 77266-6510

Recovery Concepts
1925 E. Beltline Road, Suite 5
Carrolton, TX 68103-0190

Regional Disposal
P.O. Box 64954
Rochester, NY 14624

Relin, Goldstein & Crane, LLP
1800 First Federal Plaza
Rochester, NY 14614

Rochester Gas & Electric
89 East Avenue
Rochester, NY 14649-0001

Sears
PO Box 182149
Columbus, OH 43218

State of New York
Office of the Attorney General
144 Exchange Blvd.
Rochester, NY 14614

The Coommercial Coll. Corp.
1561 Kenmore Avenue
Buffalo, NY 14217

Trans World Systems, Inc.
Collection Agency
6255 Sheridan Drive, #200
Amherst, NY 14221

UTICA First Ins. Co.
P.O. Box 851
Utica, NY 13503-0851

Viking Products
950 W 190th Street
Torrance, CA 90502

Frontier Telephone of Roch
P.O. Box 23008
Rochester, NY 14692-3008

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P.O. Box 4192
Carol Stream, IL 60197-4192

Xerox Free Color Printer Prog.
P.O. Box 1000 / MS7060-275
26600 SW Parkway
Wilsonville, OR 97070-1000

Carlos Visconte
51 Silver Fox Circle
Rochester, NY 14612

Chris Visconte
51 Silver Fox Circle
Rochester, NY 14612

Linda Lombardi
2677 Ridgeway Avenue
Rochestere, NY 14626

Spectrum Construction & Elec.
1195 Ridge Way Avenue
Rochester, NY 14615

Willow Full Service Remodeling
1195 Ridgeway Ave. Ste A
Rochester , NY 14615-3711